Case 16-14268 Doc 1 Fill in this information to identify your case:		Entered 04/27/16 10:02:24 age 1 of 72	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

the forms.

Voluntary Petition for Individuals Filing for Bankruptcy

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Stephen	
Write the name that is on	First name H	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Green	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or maiden names.	widdle name	wilddie name
maidernames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX9895	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification	9 xx - xx-	9 xx - xx-
number (ITIN)		

12/15

Stephe Case 16-14268 Entered 04/27/116/110/02:24 Desc Main н Дос 1 Filed 04627/16 Debtor 1 Page 2 of 72 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 2712 W. Monroe Number Street Number Street 60612 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Stephe Case 16-14268 HDoc 1 Filed 04¢227/16 Entered 04/27/116/110:02:24 Desc Main Page 4 of 72 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? City Zip Code

State

Stephe Case 16-14268 н Doc 1 Filed 04627/16 Entered 04/27/166/160:02:24 Desc Main Page 5 of 72

Explain Your Efforts to Receive a Briefing About Credit Counseling

Active duty.

counseling with the court.

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

_	to to itoconto a B	normig Awout Grount Goungoming				
	About Debtor 1:		Ab	out Debtor 2 (S	pouse Only in a Joint Case):	
	You must check one:		You	ı must check one:		
	counseling agend	ing from an approved credit cy within the 180 days before I filed this on, and I received a certificate of		counseling agenc	ng from an approved credit y within the 180 days before I filed this on, and I received a certificate of	
	Attach a copy of the that you developed	e certificate and the payment plan, if any, with the agency.		Attach a copy of the that you developed	certificate and the payment plan, if any, with the agency.	
	counseling agend	ing from an approved credit cy within the 180 days before I filed this ion, but I do not have a certificate of		counseling agenc	ng from an approved credit y within the 180 days before I filed this on, but I do not have a certificate of	
	•	er you file this bankruptcy petition, py of the certificate and payment		•	you file this bankruptcy petition, by of the certificate and payment	
	an approved age services during the	ed for credit counseling services from ncy, but was unable to obtain those he 7 days after I made my request, and ances merit a 30-day temporary waiver nt.		an approved ager services during th	ed for credit counseling services from ncy, but was unable to obtain those he 7 days after I made my request, and nces merit a 30-day temporary waiver nt.	
	attach a separate s obtain the briefing,	temporary waiver of the requirement, heet explaining what efforts you made to why you were unable to obtain it before you and what exigent circumstances required		attach a separate sh obtain the briefing, v	temporary waiver of the requirement, neet explaining what efforts you made to why you were unable to obtain it before you and what exigent circumstances required	
	•	dismissed if the court is dissatisfied with ot receiving a briefing before you filed for		•	dismissed if the court is dissatisfied with treceiving a briefing before you filed for	
	receive a briefing w certificate from the	ied with your reasons, you must still within 30 days after you file. You must file a approved agency, along with a copy of the leveloped, if any. If you do not do so, your ssed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must for certificate from the approved agency, along with a copy of payment plan you developed, if any. If you do not do so, you case may be dismissed.		
	•	e 30-day deadline is granted only for cause naximum of 15 days.		Any extension of the and is limited to a m	e 30-day deadline is granted only for cause aximum of 15 days.	
	I am not required counseling becau	to receive a briefing about credit use of:		I am not required counseling becau	to receive a briefing about credit se of:	
	Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	

Active duty.

counseling with the court.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

I am currently on active military duty in a

military combat zone. If you believe you are not required to receive a briefing about

credit counseling, you must file a motion for waiver of credit

Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/16 120:02:24 Desc Main Page 6 of 72 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Stephen Green Signature of Debtor 2 Signature of Debtor 1 Executed on 4/27/2016 Executed on

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166/260:02:24 Desc Main

First Name Document Plant Page 7 of 72

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Mike Miller		Date	4/27/2016	
Signature of Attorney for Debtor			MM / DD / YYYY	
Mike Miller				
Printed name				
Semrad Law Firm				
Firm name				
20 S. Clark Street				
Street				
28th Floor				
Chicago	Illinois		60603	
City	State		Zip Code	
Contact phone		E	mail address	
Bar number		 -	State	

Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Fill in this information to identify your case: Debtor 1 Stephen Green First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$700.00 1b. Copy line 62, Total personal property, from Schedule A/B \$700.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe

Your total liabilities \$31,287.00

Part 3: Summarize Your Income and Expenses

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$465.00

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04627/16 (140):02:24 Desc Main

First Name Document Page 9 of 72

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes.

7. What kind of debt do you have?

Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit

\$1,506.60

O. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

this form to the court with your other schedules.

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$22,328.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00
9g. Total. Add lines 9a through 9f.	\$22,328.00

	Case 16-14268	Doc 1	Filed 04/27/16	Entered 04/27/16	10:02:24	Desc Main
Fill in this i	information to identify your case:					
Debtor 1	Stephen First Name	H Middle I	Greer Name Last N			
Debtor 2 (Spouse, it	f filing) First Name	Middle I	Name Last N			
United Sta	ites Bankruptcy Court for the:	Northern	District of II			
Case num (If known)	ber		(:	State)		
Officia	I Form 106A/B					Check if this is an amended filing
Sched	dule A/B: Prope	rty				12/1
esponsibl vrite your l Part 1:	where you think it fits best. Be le for supplying correct informame and case number (if known bescribe Each Residence own or have any legal or equence No. Go to Part 2	nation. If more spown). Answer eve ce, Building, L	pace is needed, attach ery question. _and, or Other Rea	a separate sheet to this form I Estate You Own or Ha	n. On the top of an	ny additional pages,
	Yes. Where is the property?					
1.1	Street address, if available, or o	other description	What is the property Single-family home)	the amount of any	cured claims or exemptions. Put secured claims on Schedule D: ave Claims Secured by Property.
	——————————————————————————————————————	nii o o o o o o o o o o o o o o o o o o	Duplex or multi-un Condominium or co	poperative	Current value of entire property?	f the Current value of the
	Number Street City State	Zip Code	Land Investment property Timeshare Other	<i>'</i>	interest (such as	ure of your ownership fee simple, tenancy by a life estate), if known.
		p	Debtor 1 only Debtor 2 only Debtor 1 and Debto At least one of the o	debtors and another u wish to add about this item	(see instruct	s is community property tions)
If you c	own or have more than one, list he	ere:	property identification	in number.		
1.2	Street address, if available, or o	other description	What is the property Single-family home Duplex or multi-un Condominium or or Manufactured or m	e it building poperative	the amount of any	
	Number Street City State	Zip Code	Land Investment property Timeshare Other		interest (such as	ture of your ownership fee simple, tenancy by a life estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one. or 2 only debtors and another	Check if this (see instruct	s is community property tions)

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Stephe Case 16-14268 HDoc 1 First Name Middle Name	Filed 04627/16 Entered 04/27/16	്ഷെയെ: <u>24 Desc Main</u>
1.3 Street address, if available, or other description	Docume: Name Page 11 of 72 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Number Street City State Zip Code	Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, property identification number:	Check if this is community property (see instructions)
	all of your entries from Part 1, including any entries froe	
Do you own, lease, or have legal or equitable interest you own that someone else drives. If you lease a vehicle, all 3. Cars, vans, trucks, tractors, sport utility vehicles, motorc No	so report it on Schedule G: Executory Contracts and Unex	
3.1 Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
3.2 Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Check if this is community property (see instructions)	

otor 1	Stephe Case 16-14268 н Doc 1	Filed 04627/16 Entered 04/27/114	6/4k0k02: <u>24 Des</u>		
	First Name Middle Name	Document Page 12 of 72			
3.3	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
	Model:	one.	the amount of any secure	ed claims on Scriedule D: nims Secured by Propert	
	Year: Approximate mileage:	Debtor 1 only	Creditors with have Cia	iiriis securea by Propert	
	Approximate mileage.	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
	Model:	one.	the amount of any secure	ed claims on Schedule D:	
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Propert	
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another		<u> </u>	
		Check if this is community property (see			
		instructions)			
	· · · · · · · · · · · · · · · · · · ·	er recreational vehicles, other vehicles, and access it, fishing vessels, snowmobiles, motorcycle accessories			
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make	er recreational vehicles, other vehicles, and accessories it, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check	Do not deduct secured cl		
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make Model:	er recreational vehicles, other vehicles, and accessories it, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	ed claims on <i>Schedule D</i>	
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year:	who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule D.</i> ims Secured by Propert	
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule Daims Secured by Propert Current value of the	
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule D.</i> ims Secured by Propert	
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule Daims Secured by Propertion Current value of the	
Exa	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D nims Secured by Propen Current value of the	
4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule Drims Secured by Propertion Current value of the portion you own? aims or exemptions. Put	
4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D nims Secured by Propen Current value of the portion you own? daims or exemptions. Put ad claims on Schedule D	
4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule D nims Secured by Propen Current value of the portion you own? daims or exemptions. Put ad claims on Schedule D	
4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D. ims Secured by Propert Current value of the portion you own? daims or exemptions. Put ad claims on Schedule D.	
4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D. ims Secured by Propert Current value of the portion you own? claims or exemptions. Put ad claims on Schedule D. ims Secured by Propert	
4.1	mples: Boats, trailers, motors, personal watercraf No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 2 only Debtor 3 and Debtor 4 only Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	d claims on Schedule Daims Secured by Propert Current value of the portion you own? daims or exemptions. Put ad claims on Schedule Daims Secured by Propert Current value of the	

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166/160:02:24 Desc Main Page 13 of 72 **Describe Your Personal and Household Items**

Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household good	s and furnishings	
	pliances, furniture, linens, china, kitchenware	
No		
Yes. Describe	Used Furniture and Household Goods	\$150.00
	ns and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
No		
✓ Yes. Describe	Used Cell Phone	\$200.00
8. Collectibles of va	lue	
	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; bin, or baseball card collections; other collections, memorabilia, collectibles	
✓ No		
Yes. Describe		
	ports and hobbies hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes ks; carpentry tools; musical instruments	
✓ No		
Yes. Describe		
10. Firearms Examples: Pistols, ri	fles, shotguns, ammunition, and related equipment	
Yes. Describe		
11. Clothes Examples: Everyday No	clothes, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	Used Clothing	\$250.00
12. Jewelry Examples: Everyday gold, silv	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, er	
Yes. Describe	Used Costume Jewelry	\$100.00
13. Non-farm anima Examples: Dogs, ca		
Yes. Describe		
✓ No	nal and household items you did not already list, including any health aids you did not list	_
Yes. Describe		
	alue of all of your entries from Part 3, including any entries for pages you have attached trumber here	\$700.00

Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166 (140:02:24 Desc Main Debtor 1 Document Page 14 of 72 **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account:

17.2. Checking account:17.3. Savings account:17.4. Savings account:

17.5. Certificates of deposit: 17.6. Other financial account: Prepaid Debit Card with American Financial Integrity \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166 (140:02:24 Desc Main Document Page 15 of 72 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debt	or 1	Stephe Ca	ase 1	6-14268	HDoc 1 Middle Name		04¢27/16 cumente			6/40i02: <u>24</u>	Desc Main
24.				ation IRA, in a), 529A(b), and		a qualifie	d ABLE progra	m, or under	a qualified sta	te tuition program.	
		No Yes	Instituti	on name and d	lescription. Sep	parately file	the records of a	ny interests.1	1 U.S.C. § 521((c):	
25.		rcisable fo	or your		ts in property	(other th	an anything lis	ed in line 1	, and rights or	powers	
26.	Pat	Yes. Desc ents, copy		trademarks, t	rade secrets,	and other	· intellectual pro	perty			
	_	nmples: Inte No Yes. Desc		main names, we	ebsites, procee	ds from ro	yalties and licens	sing agreeme	nts		
27.			ding pe	s, and other germits, exclusive			ssociation holdin	gs, liquor lice	enses, professio	nal licenses	
Mor	ney (or prope	erty ov	wed to you	?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds ov	wed to	you							
		you a	them, i	information ncluding wheth iled the returns ears	er					Federal: State: Local:	
29.		nily suppor mples: Past		lump sum alimo	ny, spousal su	oport, child	support, mainte	nance, divord	e settlement, pro	operty settlement	
	Ħ	No Yes Give s	necific i	information						Alimony:	
		100. 0110 0	,poomo i							Maintenance:	
										Support:	
										Divorce settlement	t:
										Property settlemen	nt:
30.		<i>mples:</i> Unpa	aid wag	one owes you es, disability ins rity benefits; un	surance payme		lity benefits, sick omeone else	pay, vacation	pay, workers' co	mpensation,	
		No Voc Docor	ibo								
	Ш	Yes. Descr	ine								

Debt	or 1	Stephe Case 16 First Name	5-14268	HDoc 1 Middle Name		<u>04¢2₹/16</u> umætnt™	Entered Page 17		166/110i02: <u>24</u>	Des	c Main
31.		rests in insurance p mples: Health, disabil		rance; health			•		r's insurance		
		No Yes. Name the insura of each policy and lis			Company na	me:			Beneficiary:		Surrender or refund value:
32.	If you	interest in property u are the beneficiary erty because someor No Yes. Describe	of a living trus				oolicy, or are cu	urrently entitle	ed to receive		
33.	Exar	ms against third pa mples: Accidents, em No Yes. Describe					ade a demand	d for payme	nt		
34.	Othe to se	er contingent and uet off claims No Yes. Describe	ınliquidated	claims of e	very nature,	including co	unterclaims o	of the debtor	and rights		
35.	✓	financial assets you No Yes. Describe	u did not alre	ady list							
36.		the dollar value of Part 4. Write that nu									
Part	5:	Describe Any B	usiness-R	elated Pro	perty You	ı Own or H	ave an Inte	rest In. Li	st any real estat	e in Pa	art 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any bı	usiness-relate	d property?				
		No. Go to Part 6. Yes. Go to line 38.								por Do	rrent value of the tion you own? not deduct secured claims exemptions
38.	✓	ounts receivable or No Yes. Describe	commission	s you alread	ly earned						
39.	Exar	ce equipment, furni nples: Business-relat No Yes. Describe			nodems, print	ers, copiers, fa	x machines, ru	gs, telephone	es, desks, chairs, elect	tronic de	evices

Deb	tor 1 Stepheloase 10		esc main
40.	First Name Machinery, fixtures, eq	Middle Name Docum ^{asi} na ^{me} Page 18 of 72 uipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory		
	✓ No		
	Yes. Describe		
42.	Interests in partnershi	ps or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about them		
	шот		
		·	
43. (Customer lists, mailing	lists, or other compilations	
	✓ No		
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Descr	be	
44.	Any business-related p	roperty you did not already list	
	✓ No		
	Yes. Give specific		
	information		
		-	
		-	
			<u> </u>
5. A	dd the dollar value of al	of your entries from Part 5, including any entries for pages you have attached	
or P	art 5. Write that number	here	
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In. interest in farmland, list it in Part 1.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured
			claims or exemptions
47.	Farm animals		or eventualions
	Examples: Livestock, pou	ultry, farm-raised fish	
	✓ No		
	Yes. Describe		

Deb	tor 1 Stephe Ca First Name	se 16-14268	HDoc 1 Middle Name	Filed 04627/16 Document	Entered 04/ Page 19 of 7	27/116/140i02: <u>24</u> 2	Desc	<u>Main</u>
48.	Crops-either g	owing or harvested	j	Bocament	rage 13 or r			
	✓ No							
	Yes. Descri	oe						
49.	Farm and fishing	ng equipment, imple	ements, mach	inery, fixtures, and tool	s of trade			
	√ No							
	Yes. Descri	pe						
50.	Farm and fishing	ng supplies, chemic	als, and feed					
	✓ No							
	Yes. Descri	pe						
51.	Any farm- and	commercial fishing-	related proper	ty you did not already l	ist			
0		John Holan Holand	iolatoa pi opo.	ty you ald not alloudy !				
	✓ No Yes. Descri	ne						
								_
52. A	dd the dollar val	ue of all of your enti	ries from Part	6, including any entries	s for pages you have	attached		
		-						
	.	AU. D						
Part 53.		her property of any		ave an Interest in T	nat You Did Not	List Above		
55.		on tickets, country club		iot aireauy list?				
	✓ No							
	Yes. Give sp	ecific						
	information							
		,						
	III de la Ilanceal		da a farana Bant	7. 146- 36-34-34-3-3-3-1-3-1-3-1				
54. A	dd the dollar val	ue of all of your enti	ries from Part	7. Write that number he	ere		•	
Dord	O. Liet the T	etalo ef Each De	out of this F					
Part		otals of Each Pa						
55. F	Part 1: Total real	estate, line 2				>		
56. p	oart 2 total vehic	les, line 5						
57. P	art 3: Total pers	onal and household	litems, line 15	\$700.00)			
58. P	art 4: Total finan	cial assets, line 36						
59. F	Part 5: Total bus	ness-related proper	rty, line 45		<u> </u>			
60. F	Part 6: Total farn	- and fishing-relate	d property, lin	ne 52	<u>.</u>			
61. F	Part 7: Total other	r property not listed	d, line 54					
62. 1	Total personal p	operty. Add lines 56	through 61	\$700.00		1		+ \$700.00
				, , , , , , ,	_	Copy personal property to	tal ►	
								\$700.00
63. T	otal of all proper	ty on Schedule A/B	. Add line 55 +	line 62				

Fill	in this informa	Case 16-14268 ation to identify your case:	Doc 1 Filed 04/	27/16 Entered 04/2	7/16 10:02:24	Desc Main
	otor 1	Stephen First Name	H Middle Name	Green Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Unit	ted States Ba	nkruptcy Court for the: N	orthern D	istrict of Illinois (State)		
	se number nown)			(Glate)		
Of	ficial F	orm 106C			1	Check if this is a amended filing
Sc	hedule	C: The Prope	erty You Claim	as Exempt		12/1
For is to exer exer exer prop	each item o state a s mpted up eive certa mption of perty is de t1: Identi Which set	n of property you claim pecific dollar amount to the amount of any in benefits, and tax-e 100% of fair market we etermined to exceed to fy the Property You Co of exemptions are you cla e claiming state and federal no e claiming federal exemptions	as exempt. Alternative applicable statutory exempt retirement functivalue under a law that that amount, your exempt exemp	st specify the amount of ely, you may claim the full limit. Some exemptions ds—may be unlimited in limits the exemption to mption would be limited in if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property and le A/B that lists this prope	rty the portion you own Copy the value from	Amount of the exemption you Check only one box for each ex	·	cific laws that allow exemption
	Duint		Schedule A/B			705 00 5/40 4004/-)
	Brief description:	Used Clothing	\$250.00	\$250.00		735 ILCS 5/12-1001(a)
	Line from Schedule A	/B: <u>11</u>		100% of fair market value, u applicable statutory limit	ip to any	
	Brief description:	Used Furniture and Household Goods	\$150.00	\$150.00	_	735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>06</u>		100% of fair market value, u applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and et		i? s filed on or after the date of adjus	,	

☐ No

Debtor 1 StepheCase 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166/160:02:24 Desc Main

First Name Document Page 21 of 72

Part 2: **Additional Page** Specific laws that allow exemption Brief description of the property and line Current value of Amount of the exemption you claim on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) **Prepaid Debit Card with** \$0.00 **American Financial** Brief description: Integrity 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 17 735 ILCS 5/12-1001(b) \$200.00 $\overline{\mathbf{V}}$ description: **Used Cell Phone** \$200.00 Line from 100% of fair market value, up to any Schedule A/B: 07 applicable statutory limit Brief 735 ILCS 5/12-1001(b) \$100.00 description: **Used Costume Jewelry** $\boxed{\mathbf{V}}$ \$100.00

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

12

Fill in this inform	Case 16-14268 ation to identify your case:	Doc 1 Filed	04/27/16	Entered 04/27/	16 10:02:24	Desc Main	
Debtor 1	Stephen First Name	H Middle Name	Green Last N				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	ame			
	nkruptcy Court for the: <u>N</u>	Northern	District of Illi	inois State)			
Case number (If known)	-					_	
Official F	orm 106D						eck if this is ar ended filing
Schedu	le D: Credito	rs Who Hav	ve Clain	ns Secured	by Proper	rty	12/1
correct inform	ete and accurate as p nation. If more space top of any additional	e is needed, copy t	he Addition	al Page, fill it out, r	number the entrie	-	
No. Ch	ditors have claims secured neck this box and submit this Il in all of the information bel	form to the court with you	ur other schedule:	s. You have nothing else to	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mor	ured claims. If a creditor has te than one creditor has a pa the claims in alphabetical c	articular claim, list the oth	er creditors in Pa	art 2. As much as	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-14268	Noc 1 File	hd 04/27/16	Entered 04	<u>1/2</u> 7/16 10:02:24	4 Desc	Main	
Fill in	this informa	ation to identify your case					. 2000		
Debto	or 1	Stephen First Name	H Middle Name	Green Last Na	ame				
Debto (Spou		First Name	Middle Name	e Last Na	ame				
Unite	d States Ba	nkruptcy Court for the:	Northern	District of Illii					
Case (If kno	number			(S	tate)				
`		orm 106E/F					Che	ck if this is an	amended filing
Scl	hedu	le E/F: Cred	ditors Who	Have U	nsecure	d Claims			12/15
Part 1 1.	List A Do any cre No. Go Yes. List all of y identify what possible, lis Part 1. If mo	Schedule G: Executory edule D: Creditors Who eleft. Attach the Continual of Your PRIORIT editors have priority unso to Part 2. Your priority unsecured at type of claim it is. If a clatatore than one creditor hold lanation of each type of cla	Hold Claims Secured uation Page to this pay Unsecured Claims agains claims. If a creditor has im has both priority and al order according to the sa particular claim, list	d by Property. If mo age. On the top of a ms t you? s more than one prior nonpriority amounts, e creditor's name. If yo the other creditors in	re space is need ny additional par ity unsecured clair list that claim here bu have more than Part 3.	ed, copy the Part you r ges, write your name a n, list the creditor separa and show both priority an two priority unsecured c	need, fill it our nd case num tely for each c	t, number the ber (if known laim. For each amounts. As n	e entries in n).
	(, ,, ,, ,, ,,		,				Total claim	Priority amount	Nonpriority amount
	Priority Cree Jumber Elkhart City Who incur Debtor Debtor Debtor At least Check s the claim	,	46516 Zip Code	Contingent Unliquidated Disputed Type of PRIORITY Domestic supp Taxes and certa Claims for deat intoxicated	bt incurred? I file, the claim is unsecured claim bort obligations ain other debts you th or personal injur	owe the government	\$22,328.00	\$21,159.83	\$1,168.17
	✓ No Yes								

Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166 (140:02:24 Desc Main Debtor 1 Document Page 24 of 72 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ✓ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Americash C/O Bankruptcy Department \$1,800.00 Last 4 digits of account number Nonpriority Creditor's Name 179 W Van Buren St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60605 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Payday Loan Other. Specify Is the claim subject to offset? **V** No Yes 4.2 CHARTER ONE \$5.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1 Citizens Plaza When was the debt incurred? _____n/a Number As of the date you file, the claim is: Check all that apply. Contingent Providence Rhode Island 02903 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Notice Only Is the claim subject to offset? I✓I No Yes 4.3 City of Chicago Parking \$4,000.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60602 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only I✓I Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Parking Tickets Other. Specify Is the claim subject to offset? Ͷ No

Yes

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04627/166/160:02:24 Desc Main

rst Name Document Page 25 of 72

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 CREDIT MANAGEMENT LP \$698.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTÉRNATIONAL PKWY When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON City 75007 Texas Unliquidated State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ⅵ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify 001 UnknownLoanType **✓** No Yes 4.5 CREDIT MANAGEMENT LP \$273.00 Last 4 digits of account number Nonpriority Creditor's Name 4200 INTÉRNATIONAL PKWY When was the debt incurred? 11/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Ͷ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts ✓ Other, Specify 001 UnknownLoanType Is the claim subject to offset? No Yes 4.6 ENHANCED RECOVERY CO L \$655.00 Last 4 digits of account number 1704 Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 5/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE Florida 32256 City Unliquidated State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts **✓** 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify CREDITOR: SPRINT |**~**| No Yes

Filed 04/27/16 Entered 04/27/16/10002:24 Desc Main Document Page 26 of 72

· art	2. Tour NONF MONTH Offsecured Claims - Contin		
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	ENHANCED RECOVERY CO L	Last 4 digits of account number 1214	\$587.00
	Nonpriority Creditor's Name 8014 BAYBERRY RD	When was the debt incurred? 1/1/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	JACKSONVILLE Florida 32256	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: TMOBILE	
	<u>✓</u> No	Other, Specify CREDITOR, TWOBILE	
	Yes		
4.8	First Midwest Bank	Last 4 digits of account number	\$5.00
	Nonpriority Creditor's Name 3800 Rock Creed Boulevard	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Joliet Illinois 60431	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Notice Only	
	✓ No		
	Yes		
4.9	KOMYATTECASB	Last 4 digits of account number 6270	\$148.00
	Nonpriority Creditor's Name 9650 GORDON DRIVE	<u>———</u>	
	Number Street	When was the debt incurred?11/1/2014	
		As of the date you file, the claim is: Check all that apply.	
	LICULAND Indiana 46222	Contingent	
	HIGHLAND Indiana 46322 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for ORIGINAL	
	✓ No	Other. Specify CREDITOR: MEDICAL	
	Yes		

Debtor 1 StepherCase 16-14268 HDoc 1 Filed 04626/16 Entered 046276/16 Abox02:24 Desc Main

Document Page 27 of 72 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 one advantage LLC \$783.00 Last 4 digits of account number Nonpriority Creditor's Name 1232 W St Rd 2 When was the debt incurred? 1/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent La Porte Indiana 46350 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **~** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL CREDITOR: NIPSCO **V** Is the claim subject to offset? Other. Specify **✓** No Yes 4.11 TCF Bank \$5.00 Last 4 digits of account number Nonpriority Creditor's Name 919 Estes Court When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60193 Schaumburg Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? $\overline{\mathbf{A}}$ Other. Specify Notice Only

✓ No Yes Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04624/16 Entered 04/27/166/160402:24 Desc Main
First Name Document Page 28 of 72

Part 3: List Others to Be Notified About a Debt That You Already Listed

collection agency agency here. Simi	is trying to collect larly, if you have mo	from you for a debt ore than one creditor	ut your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection r for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you
Krystal Malone C/	O Indiana Child Supp	oort Bureau	
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
402 W Washington	n St		Line 2.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree	t		Part 2: Creditors with Nonpriority Unsecured Claims
Indianapolis	Indiana	46204	Last 4 digits of account number 7814
City	State	Zip Code	
Arnold Scott Harri	is PC		
Name			On which entry in Part 1 or Part 2 did you list the original creditor?
111 W Jackson # 6	00		Line 4.3 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree	t		Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits of account number
City	State	Zip Code	

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166/160/02:24 Desc Main

st Name Middle Name Docu

Document Page 29 of 72

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$22,328.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$22,328.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here. \$8,959.00 6j. Total. Add lines 6f through 6i. 6j.

Fill in th	Case 16-1426 is information to identify your case) <u>4/27/16</u> Fr	ntered 04/27/16 10:02:	24 Desc Main
Debtor	1 Stephen First Name	H Middle Name	Green Last Name		
Debtor	2				
(Spous	e, if filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case n					
<u> </u>	cial Form 106G				Check if this is a amended filing
Sch	edule G: Execut	ory Contracts	and Unex	pired Leases	12/1
space is					upplying correct information. If more additional pages, write your name and
1. Do	you have any executory	contracts or unexpire	d leases?		
✓	No. Check this box and file this for	orm with the court with your oth	er schedules. You ha	ve nothing else to report on this form	1.
	Yes. Fill in all of the information b	elow even if the contracts or le	eases are listed on So	chedule A/B: Property (Official Form	106A/B).
				se. Then state what each contract r more examples of executory contra	t or lease is for (for example, rent, cts and unexpired leases.
	Person or company with who	m you have the contract or	lease	State what the co	ntract or lease is for

	Case 16-14268	B Doc 1 Filed (14/27/16 Entarad	<u>04/2</u> 7/16 10:02:24	Desc Main
Fill in this inforn	nation to identify your case		4// // to Filleren	1412 1/10 10.02.24	Desc Main
Debtor 1	Stephen	H	Green		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Case number (If known)			(State)		
	Form 106H				Check if this is a amended filing
	e H: Your Co	debtors			12/1
✓ No Yes	, ,	•	t list either spouse as a codeb	,	
Louisiana, No. G	Nevada, New Mexico, Pue so to line 3.	ved in a community proper rto Rico, Texas, Washington, ouse, or legal equivalent live	and Wisconsin.)	nunity property states and territor	ies include Arizona, California, Idaho,
	Yes. In which community s	tate or territory did you live? _	Fill in the	e name and current address of th	aat person.
	Name of your spouse, for	rmer spouse, or legal equival	ent	_	
	Number Street			_	
	City	State	Zip Code	<u> </u>	
as a codeb	otor only if that person is	s a guarantor or cosigner. I	Make sure you have listed t		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, noclude information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional bages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. Find the possible information information about additional employers. Debtor 1 Debtor 2	Fill in thi	s information to identify	your case:	V07/40 F		7/16 10	:02:24	Desc Main	
First Name			Docar		ige Jz di	72			
Debtor 2 (Spouse, if filling) First Name United States Bankruptcy Court for the: Northern District of Illinois Case number (If known) MMI/DD/YYYY Debtor 1 and Debtor 2), both are equally esponsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, clude information about your spouse. If you are separated and your spouse is not filling with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional additional employers. Employment status Debtor 1 Debtor 2 Employed Not Employed Not Employed Employed I Employed MORC at the University of Chicago Employer's name Employer's address	200001	-			 9	-	Obs. L Walls		
United States Bankruptcy Court for the: Northern District of Illinois (State) A supplement showing post-petition chapter (If known) A sup						_	_		
Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally esponsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you not include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional analyses, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, propers address Employer's address Expresses as of the foliowing date: MM / DD / YYYYY	(Spouse, if	filing) First Name	Middle Name	Last Name	9		=	J	
Official Form 106 Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally esponsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, not clude information about your spouse. If you are separated and your spouse is not filing with you, do not include nformation about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. Fill in your employment information. Employment Debtor 1 Debtor 2 Employed Not Employed Not Employed Not Employed Not Employed Not Employed Not Employed Employed Not Employed Employed Employed Not Employed Employer Employ	United Stat	es Bankruptcy Court for the:	Northern			-			
Schedule I: Your Income See as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally esponsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you not include information about your spouse. If you are separated and your spouse is not filing with you, do not include not information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Employment status Debtor 1 Debtor 2 Employed Employed Mot Employed Not Employed Not Employed Not Employed Mot Employed Mot Employed Employed Separate page with information about additional employers. Include part time, seasonal, or Employer's name NoRC at the University of Chicago Employer's address Employ						-	MM / DI	D/YYYY	
Schedule I: Your Income Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you not unclude information about your spouse. If you are separated and your spouse is not filing with you, do not include not information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment 1. Fill in your employment information. Employment status Debtor 1 Debtor 2 Employed Employed Mot Employed Not Employed Not Employed Not Employed Not Employed Mot Employed Statistical asseparate page with information about additional employers. Include part time, seasonal, or separate page with information. Employer's name NoRC at the University of Chicago Employer's address Employ	Officia	al Form 106I							
responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional bages, write your name and case number (if known). Answer every question. Part 1: Describe Employment I. Fill in your employment information. If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or Employer's name Employer's address Employer's address 55 E Monroe		_	ome						12
If you have more than one job, attach a separate page with information about additional employers. Employment status ✓ Employed ✓ Not Employed	_	-			question.				
If you have more than one job, attach a separate page with information about additional employers. Include part time, seasonal, or seasonal, or seasonal in the seasonal in t				Debtor 1			Debtor 2		
attach a separate page with information about additional employers. Comparison		-	Employment status	_	yed				
Include part time, seasonal, or			Occupation	Telephone Sur	vey Operator				
Employer's address 55 E Monroe		employers.	Employer's name	NORC at the U	Jniversity of C	hicago			
Of Newstan Classet			Employer's address	55 E Monroe					
self-employed work.			. ,	Number Street			Number Stre	eet	
Occupation may include		Occupation may include							
student or homemaker, if it applies.									
Chicago Illinois 60603 City State Zip Code City State Zip Code		comomanor, ii it applico.					City	State	Zip Code
How long employed there?			How long employed there?			Zip Code	,		
non-filing spouse					2.	\$722.80		y spouse	
 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be. 		mate and list monthly overt			3.	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$722.80

Filed 04/27/16 Stephen Case 16-14268 H Doc 1 Entered @4427646 10:02:24 Desc Main Documentame Page 33 of 72 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$722.80 5. List all payroll deductions: \$82.40 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$82.40 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$640.40 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: Family Support 8h. \$300.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$300.00 10.Calculate monthly income. Add line 7 + line 9. 10. \$940.40 \$940.40 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$940.40 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Family is providing support while client searches for better job. Yes. Explain:

	Case 16-142	168 Doc 1 F	iled 04/27/16	<u>Entered 04/2</u> 7/	16 10:02:24	Desc M	/lain	
Fill in this inforn	nation to identify your c	ase:		Ü				
Debtor 1	Stephen	Н	Green					
	First Name	Middle N	ame Last Na	me	0. 1.44			
Debtor 2 (Spouse, if filing	I) First Name	Middle N	ame Last Na	me .	Check if this is:			
					An amended filir	•		•
United States E	ankruptcy Court for the	: Northern	District of Illin	ois ate)	A supplement she expenses as of t			3
Case number			(0.		, , , , , , , , , , , , , , , , , , , ,	3		
(If known)					MM / DD / YYY	Y		
Official I	Form 106J							
		•						
schedul	e J: Your E	xpenses						12/1
			eople are filing togethe				numbor	
	nore space is needed wer every question.	a, attach another shee	et to this form. On the to	p or any additional pa	ges, write your nam	e and case i	number	
Part 1: Desc	ribe Your House	hold						
1. Is this a joir								
No. Go	to line 2							
		aanarata hawaahald?						
Yes. Do	-	separate household?						
L	No							
	Yes. Debtor 2 must t	file Official Forms 106J	2, Expenses for Separate	Household of Debtor 2.				
2. Do you hav	e dependents?	No						
Do not list Do	ebtor 1 and	Yes. Fill out this inform		's relationship to	Dependent's		ependent live	
Debtor 2.		each dependent	Debtor 1 o	r Debtor 2	age	with you	1?	
	enses include f people other	No						
than		Yes						
yourself and dependents	•	103						
чоропиот								
Part 2: Estir	nate Your Ongoin	g Monthly Expen	ses					
Estimate your	expenses as of your	bankruptcy filing date	unless you are using t	his form as a supplem	ent in a Chapter 13 o	case to repo	rt	
expenses as on applicable dat		kruptcy is filed. If this	s is a supplemental Sch	edule J, check the box	at the top of the for	rm and fill in	the	
			sistance if you know th ur Income (Official Form				Your expense	es
		xpenses for your resi	dence. Include first mortg	age payments and		_		\$0.00
•	the ground or lot. 4.					4.		
4a. Real es	uded in line 4:							ድ ስ ስስ
		ster'e incurance				4a 		\$0.00
·	y, homeowner's, or ren naintenance, renair, and					4b.		\$0.00
40: Home r	nambenance renair and	THUREEU EXUEUSES				1.		ፈህ ህህ

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/116 / 1140-102:24 Desc Main

Document Page 36 of 72 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$40.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$150.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$50.00 9. 10. Personal care products and services \$50.00 10. 11. Medical and dental expenses \$10.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$75.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$90.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Stephe Case 16-1426		Filed 04¢24/16	Entered 04/27/116/11	ผูเด2: <u>24 Desc Ma</u>	ain
	First Name	Middle Name	Document ne Docum	Page 37 of 72		
21. Other.	Specify:				21	\$0.00
	late your monthly expenses.					\$465.00
	dd lines 4 through 21.					\$0.00
22b. C	Copy line 22 (monthly expenses	for Debtor 2), if a	ny, from Official Form 106J	-2		\$465.00
22c. A	dd line 22a and 22b. The result	is your monthly e	expenses.		22.	
23. Calcul	late your monthly net income).				
23a. C	Copy line 12 (your combined mor	nthly income) from	m Schedule I.		23a	\$940.40
23b. C	copy your monthly expenses from	n line 22 above.			23b	\$465.00
	ubtract your monthly expenses f	, ,	/ income.			\$475.40
٦	The result is your monthly net in	come.			23c	
24. Do yo	ou expect an increase or decr	ease in your ex	penses within the year af	er you file this form?		
For e	xample, do you expect to finish p	naving for vour ca	ar loan within the vear or do	vou expect vour		
	gage payment to increase or de	, , ,	•			
ПΝ	No.					
✓ Y	'es					
 ▼ '						
	Explain here:	with family Clies	at baning for batter jab to be	able to get off family augment. Due	lant in alcudon notionata for abild	
	support payments go	•	it noping for better job to be	able to get off family support. Buc	iget includes estimate for child	
						

page 3

	Case 16-14268	Doc 1 Filed 04	1/27/16 Enter	ed 04/27/16 10:02:24	Desc Main
Fill in this info	rmation to identify your case:			1710 10.02.24	Desc Main
Debtor 1	Stephen First Name	H Middle Name	Green Last Name		
Debtor 2 (Spouse, if filing	ng) First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)	-				
Official	Form 106Dec				Check if this is an amended filing
Declara	ition About an	Individual De	btor's Sched	dules	12/1:
property by fra 1519, and 3571 Part 1: Sig	aud in connection with a ba	inkruptcy case can result ii	n fines up to \$250,000, o	or imprisonment for up to 20 year	ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
Yes.	Name of person		_ Attach Bankruptc Signature (Officia	ry Petition Preparer's Notice, Declar al Form 119).	ation, and
that they	enalty of perjury, I declare t are true and correct.	hat I have read the summa	•	with this declaration and	
/s/ Stepl	hen Green of Debtor 1		Signat	ture of Debtor 2	
Date <u>4/2</u>			Date	MM/DD/YYYY	

		Case 16-14268	Doc 1	Filed 04/27/16	Entered 04/	27/16 10:02:24	Desc Main
Fill in	this inform	nation to identify your case:			L į	4	
Debt	or 1	Stephen	Н	Green			
		First Name	Middle N	Name Last N	ame		
Debt (Spor		First Name	Middle N	Name Last N	ame		
Unite	ed States Ba	ankruptcy Court for the:	Northern	District of Illi	inois State)		
Case (If knd	e number			(-			
(II KIIC	JWII)					_	Check if this is a
Off	icial F	Form 107					amended filing
		nt of Financia	l Affaire	for Individu	ale Filing (for Bankrunt	CV 12/
						•	ing correct information. If more
space	is needed	d, attach a separate sheet	to this form. On	the top of any addition	al pages, write you	r name and case numbe	r (if known). Answer every questio
D1	O ive	Dataila Abaut Varus	Annikal Ckatura	and Whan Vari Li	und Dafara		
Part	ii Give	Details About Your N	iaritai Status	and where fou Liv	vea Before		
1.	What is	your current marital statu	ıs?				
	Mar	ried					
	✓ Not	married					
2.	During t	he last 3 years, have you l	ived anywhere o	other than where you live	e now?		
۷.		ne last 5 years, nave your	ived arrywriere c	outer than where you have	s now :		
	✓ No	List all of the places you live	ed in the leat 2 year	ara. Da not include where y	vou livo pov		
	L res.	List all of the places you live	ed in the last 3 year	ars. Do not include where y	ou live now.		
	Dah	4aa 4		Datas Dahtar 4 lived	Dahtar O		Datas Dahtar Olived
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as D	ebtor 1	Same as Debtor 1
	Nime	.h.a. Ctarat		- From	Ni walan Cina		From
	Num	ber Street		 _ To	Number Stree	τ	To
	City	State	Zip Code	_	City	State Zip C	ode
			p		Same as D	· · ·	Same as Debtor 1
	Num	ber Street		From	Number Stree	t	From
				_ To			To
	City	State	Zip Code	_	City	State Zip C	ode
		last 8 years, did you ever nclude Arizona, California, Id					(Community property states and
г	√ No						
ľ		ake sure you fill out Schedu	le H: Your Codeh	otors (Official Form 106H)			
		j out out out					

Debtor 1 Stephe Case 16-14268 HDoc 1
First Name Middle Name Filed 04427/16 Entered 04/27/16 16 0002:24 Desc Main Documente Page 40 of 72 Part 2: Explain the Sources of Your Income

4.	Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details.										
		Debtor 1		Debtor 2							
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$3619.99	Wages, commissions, bonuses, tips Operating a business							
	For last calendar year: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$23314.71	Wages, commissions, bonuses, tips Operating a business							
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$21236.00	Wages, commissions, bonuses, tips Operating a business							
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.	•						
		Debtor 1		Debtor 2							
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:										
	For last calendar year: (January 1 to December 31,										
	For the calendar year before that: (January 1 to December 31,										

Filed 04427/16 Entered ଦ୍ୟାଧ୍ୟ ମଧ୍ୟ ଭିଷା ପ୍ରଥ :24 Desc Main Docume Page 41 of 72 Debtor 1 Stephe Case 16-14268 HDoc 1 First Name Middle Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

re either Debtor 1's	or Debtor 2's	debts primarily co	nsumer debts?			
		tor 2 has primarily usehold purpose."	consumer debts. Con	sumer debts are defined in	11 U.S.C. § 101(8) as "incurre	ed by an individual primarily
During the 9	0 days before y	ou filed for bankruptc	y, did you pay any credit	or a total of \$6,425* or more	9?	
☐ No. Go	to line 7.					
=		reditor to whom you	naid a total of \$6 425* or	more in one or more paym	ents and the	
to	otal amount you	paid that creditor. Do	not include payments f	or domestic support obligated attorney for this bankrupto	tions, such as	
* Subject to a	adjustment on 4	/01/19 and every 3 ye	ears after that for cases	filed on or after the date of a	adjustment.	
Yes. Debtor 1 or	Debtor 2 or b	oth have primarily	consumer debts.			
_				or a total of \$600 or more?		
_	, ,	od nied for bankrupto	y, ala you pay arry credit	or a total or wood or more?		
	to line 7.					
				ore and the total amount yo		
			s for domestic support o s to an attorney for this b	bligations, such as child su ankruptcy case.	ipport and	
	, ,	. ,	·			
			Dates of payment	Total amount paid	Amount you still owe	Was this payment for
Creditor's Name	Э					Mortgage
Number Street	t		-			Car Credit card
	•		_			Loan repayment
						Suppliers or
City	State	Zip Code	_			vendors
						Other
Creditor's Name	Э		_		_	Mortgage
Number Street	t		_			Car Credit card
Number Street	Ĺ					Loan repayment
			_			Suppliers or
City	State	Zip Code	_			vendors
						Other
Creditor's Name	9					Mortgage
	_		_			Car
Number Street	t					Credit card
			-			Loan repayment Suppliers or
City	State	Zip Code	_			vendors
•		•				Other

Filed 04627/16 Entered 04/27/16 16:00:02:24 Desc Main Stephe Case 16-14268 н Doc 1 Debtor 1 Document Page 42 of 72 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/166/160/002:24 Desc Main Pirst Name Document Page 43 of 72

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9.	such matters, inclu			ou a party in any laws Il claims actions, divorc				ody modifications, and contract	
	lo 'es. Fill in the detail	ls.							
			Nat	ure of the case	Court or a	gency		Status of the case	
	Case title							Pending	
					Court Nam	е		On appeal	
	Case number				Number St	root		Concluded	
					Number St	.1eet		_	
					City	State	Zip Code		
	Case title							Pending	-
					Court Nam	e		On appeal	
	Case number							Concluded	
					Number St	reet			
					City	State	Zip Code		
				ny of your property re	'				_
	No. Go to line 11. Yes. Fill in the infor	rmation below.		Describe the pro					
	ELIZIARE COUN	ITV 01 III D 0		Paycheck Garnisl		ort	Date	Value of the property \$223	
	ELKHART COUN	ITY CHILD S		-	perty ned for Child Supp	ort	Date 4/1/2016		
	Creditor's Name			Paycheck Garnisl	ned for Child Supp	ort		property	
	Creditor's Name 301 S Main St Ste			-	ned for Child Supp	ort		property	
	Creditor's Name 301 S Main St Ste Number Street Elkhart	100 Indiana	46516 Zin Code	Paycheck Garnisl Explain what ha Property was Property was Property was	ppened repossessed. foreclosed. garnished.			property	
	Creditor's Name 301 S Main St Ste Number Street	100	46516 Zip Code	Explain what ha Property was Property was Property was Property was Property was	ppened repossessed. foreclosed. garnished. attached, seized,		4/1/2016	\$223	
	Creditor's Name 301 S Main St Ste Number Street Elkhart	100 Indiana		Paycheck Garnisl Explain what ha Property was Property was Property was	ppened repossessed. foreclosed. garnished. attached, seized,			property	
	Creditor's Name 301 S Main St Ste Number Street Elkhart	100 Indiana		Explain what ha Property was Property was Property was Property was Property was	ppened repossessed. foreclosed. garnished. attached, seized,		4/1/2016	\$223 Value of the	
	Creditor's Name 301 S Main St Ste Number Street Elkhart City	100 Indiana		Explain what ha Property was Property was Property was Property was Property was	ppened repossessed. foreclosed. garnished. attached, seized,		4/1/2016	\$223 Value of the	
	Creditor's Name 301 S Main St Ste Number Street Elkhart	100 Indiana		Explain what ha Property was Property was Property was Property was Property was	ppened repossessed. foreclosed. garnished. attached, seized,		4/1/2016	\$223 Value of the	
	Creditor's Name 301 S Main St Ste Number Street Elkhart City Creditor's Name	100 Indiana		Paycheck Garnish Explain what ha Property was Property was Property was Property was Describe the pro	ppened repossessed. foreclosed. garnished. attached, seized,		4/1/2016	\$223 Value of the	
	Creditor's Name 301 S Main St Ste Number Street Elkhart City	100 Indiana		Paycheck Garnish Explain what ha Property was Property was Property was Property was Property was Explain what ha	ppened repossessed. foreclosed. garnished. attached, seized, pperty		4/1/2016	\$223 Value of the	
	Creditor's Name 301 S Main St Ste Number Street Elkhart City Creditor's Name	100 Indiana		Paycheck Garnish Explain what ha Property was Property was Property was Property was Describe the pro Explain what ha	ppened repossessed. granished. attached, seized, pperty ppened		4/1/2016	\$223 Value of the	
	Creditor's Name 301 S Main St Ste Number Street Elkhart City Creditor's Name	100 Indiana		Paycheck Garnish Explain what ha Property was Property was Property was Property was Property was Explain what ha	ppened repossessed. attached, seized, pperty ppened repossessed. attached, seized, pperty		4/1/2016	\$223 Value of the	

Deb	tor 1		<u>d 04&7/16 Entered </u> 04/27/116 /110002: cum ଫାମ୍ଫା Page 44 of 72	24 Desc	<u>Main</u>
11.			creditor, including a bank or financial institution, set of	f any amounts fr	om your
	H	Yes. Fill in the details.			
	_		Describe the action the creditor took	Date action was taken	Amount
		Conditions Name			
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		in 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	f your property in the possession of an assignee for the	e benefit of credi	tors, a court-appointed
		No Yes			
Dow	_	List Certain Gifts and Contributions			
ran					
13.					
	Wit	thin 2 years before you filed for bankruptcy, did you	give any gifts with a total value of more than \$600 per p	person?	
	Wit	No	give any gifts with a total value of more than \$600 per p	person?	
			give any gifts with a total value of more than \$600 per purpose the gifts	Dates you gave the gifts	Value
.01		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift		Dates you	Value
		No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift Number Street		Dates you	Value

		First Name	Ivildale Name Do	ocument Page 45 of 72		
14.	With	nin 2 years before you filed for b		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details for each gift	or contribution.			
	_	Gifts with a total value of more per person		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name				
		Number Street				
Part	6.	City State List Certain Losses	Zip Code			
15.	With	in 1 year before you filed for bar	nkruptcy or since ye	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	_	bling? No				
	Ħ.	Yes. Fill in the details.				
	_	Describe the property you lost how the loss occurred	and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.		
					l	
Part	7: I	_ist Certain Payments or T	ransfers			
16.	seek	ing bankruptcy or preparing a b	ankruptcy petition?	r anyone else acting on your behalf pay or transfer any p t counseling agencies for services required in your bankrupto		ne you consulted about
		No Yes. Fill in the details.				
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Miller, Mike		Attorney's Fee - 300.00	4/26/2016	\$300.00
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
		Email or website address				
		Person Who Made the Payment, if	Not You		1	
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
		Email or website address				
		Person Who Made the Payment, if	Not Vou			
		reison virio iviade the Payment, If	INUL YOU			

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04/27/16 Entered 04/27/16 / Desc Main

Deb	otor 1	Stephe Case 16-14268 First Name			Entered 04/27 Page 46 of 72	1416 /140i02:	24 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for ba deal with your creditors or to ma not include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	or transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amour	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business or ide both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	r financial affairs? sfers made as security					-	
		res. I ill ill the details.		Description and property transfe			property or paymets paid in exch		Date transfer was made
		Person Who Received Transfer	_						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for see are often called asset-protection		transfer any prop	perty to a self-settled tru	ist or similar de	vice of which yo	u are a k	peneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer
					J. a.e p. oporty				was made
		Name of trust							

Debtor 1 Stephe Case 16-14268 HDoc 1 Filed 04627/16 Entered 04/27/16 (160-02):24 Desc Main First Name Documental Page 47 of 72

Document Page 47 of 72

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

	or tra	in 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other financeratives, associations, and other financial institution	cial accounts					
		No Yes. Fill in the details.						
			Last 4	4 digits of account eer	Type of instrum	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	xxxx	-	☐ Sav	ecking vings		
		Number Street				ney market kerage er		
		City State Zip Code		-	☐ Che	ecking		
		Person Who Was Paid Number Street			Sav	rings ney market		
					Bro Oth	kerage er		
21.		City State Zip Code ou now have, or did you have within 1 year beforebles?	ore you file	d for bankruptcy, a	ny safe deposi	t box or other deposito	ry for securities,	cash, or other
		No Yes. Fill in the details.						
			Who else	had access to it?		Describe the contents	s	Do you still have it?
		Name of Financial Institution	Name					☐ No
		Number Street	Number	Street				Yes
			City	State	Zip Code			
		City State Zip Code						
22.	Have	you stored property in a storage unit or place	other than	your home within 1	l year before y	ou filed for bankruptcy	?	
		No Yes. Fill in the details.						
			Who else	had access to it?		Describe the contents	S	Do you still have it?
		Name of Storage Facility	Name					□ No
		Number Street	Number	Street				Yes
			City	State	Zip Code			
		City State Zip Code						

Deb	tor 1	First Name Middle Name	Docum	n e nt™ Pa(ntered 04/2 ge 48 of 72	7.416.61.0.02: <u>24 Desc Mai</u>	<u>n</u>
Part	9:	Identify Property You Hold or Contro	I for Some	one Else			
23.	Do y	you hold or control any property that someone No	e else owns?	Include any pro	pperty you borro	wed from, are storing for, or hold in tru	st for someone.
	Ц	Yes. Fill in the details.	Where is t	he property?		Describe the contents	Value
		O and Marin	Nl Of			-	
		Owner's Name	Number St	treet			
		Number Street				-	
			City	State	Zip Code	-	
		City State Zip Code	_				
Par	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha in S. or	nvironmental law means any federal, state, or local azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear ite means any location, facility, or property as defined used to own, operate, or utilize it, including disposate azardous material means anything an environment axic substance, hazardous material, pollutant, contains	nto the air, land nup of these s ed under any en sal sites.	d, soil, surface wa ubstances, waste nvironmental law, as a hazardous w	ater, groundwater, es, or material. whether you now	or other medium, own, operate, or utilize it	
		I notices, releases, and proceedings that you know any governmental unit notified you that you r No Yes. Fill in the details.	-	or potentially li			Date of notice
			Governme	intai unit		Environmental law, if you know it	Date of flotice
		Name of site	Governmen	ntal unit			
		Number Street	Number St	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of haza	ardous material	?		
		No Yes. Fill in the details.					
	_		Governme	ental unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	ntal unit		-	
		Number Street	Number St	reet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debt	or 1	Stephe Case 16-14268 First Name		ed 04627/16 Document	Entered 04/27 Page 49 of 72	h16 /160i02: <u>24</u>	Desc Main
26.	Hav	e you been a party in any judio	cial or administrative	proceeding under	any environmental law	? Include settlements	and orders.
	\leq	No					
	Ц	Yes. Fill in the details.	С	ourt or agency		Nature of the case	Status of the
		Case title					case
			 _	ourt Name			Pending
							On appeal
		Case number	N	umber Street			Concluded
			C	ity State	Zip Code		
Part	11:	Give Details About Your	Business or Co	nnections to An	y Business		
27.	With	nin 4 years before you filed for	bankruptcy, did you	own a business or	have any of the follow	ing connections to an	y business?
		A sole proprietor or self-em	ployed in a trade, prof	ession, or other activit	y, either full-time or part-	time	
		A member of a limited liabil A partner in a partnership	ity company (LLC) or	limited liability partners	ship (LLP)		
		An officer, director, or mana	iging executive of a co	orporation			
		An owner of at least 5% of t	he voting or equity se	curities of a corporation	n		
		No. None of the above applies. G Yes. Check all that apply above a		low for each business			
	ш	res. Officer all that apply above a			ture of the business		entification number Do not
							al Security number or ITIN.
		Business Name		_		EIN:	
		Number Street		Name of accoun	tont or bookkooper	Dates busine	ess existed
		City State	Zip Code	— Name of account	tant or bookkeeper	From	То
		City State	Zip Code				
				Describe the nat	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		_		Dates busine	ess existed
		Number Street		Name of accoun	tant or bookkeeper	Dates busine	.33 CAISICU
		City State	Zip Code			From	To
				Describe the nat	ture of the business		entification number Do not all Security number or ITIN.
						EIN:	al Security number of Trint.
		Business Name					
		Number Street		Name of accoun	tant or bookkeeper	Dates busine	ess existed
		City State	Zip Code			From	To

Debtor		ed 04 <u>627/16 Entered</u> 04/27/116 1260:02: <u>24 Desc Main</u> ocument Page 50 of 72
		give a financial statement to anyone about your business? Include all financial institutions,
[No Yes. Fill in the details below.	
_	_	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 1	2: Sign Below	
an	d correct. I understand that making a false statement,	Affairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/27/2016	Date
Di	d you attach additional pages to Your Statement of Fir No Yes	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Di	d you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
~	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

B 203 (12/94)

Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Document Page 51 of 72

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Stephen H Green	Case No.	
-	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPEN	SATION OF ATTORNEY FO	R DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor(s	filing of the petition in bankruptcy, or agreed t	to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$300.00
	Balance Due		\$3,700.00
2.	. The source of the compensation paid to me was:		
	✓ Debtor Othe	er (specify)	
3.	. The source of the compensation paid to me is:		
	✓ Debtor Othe	er (specify)	
4.	I have not agreed to share the above-disclosed members and associates of my law firm.	compensation with any other person unless th	ey are
	I have agreed to share the above-disclosed commembers or associates of my law firm. A copy the people sharing in the compensation, is attack	of the agreement, together with a list of the na	
5.	 In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, an bankruptcy; 	•	
	b. Preparation and filing of any petition, schedu	les, statements of affairs and plan which may	be required;
	c. Representation of the debtor at the meeting of	of creditors and confirmation hearing, and any	adjourned hearings thereof;

d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

CERTIFICATION
CERTIFICATION
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

/s/ Mike Miller

Signature of Attorney

Semrad Law Firm

Name of law firm

Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

4/27/2016

Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

Case 16-14268 Doc 1 Filed 04/27/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 04/27/16 10:02:24 Desc Main Page 54 of 72

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Green, Stephen H	Case No		
_	Debtor(s)	0000 100		
		Chapter. Chapter13		
	VERIFICATION OF CREDITOR MATRIX			
	The above named Debtors nereby verify tha	the attached list of creditors is true and correct to the best of their knowledge.	eag	
Date:	4/27/2016	/s/ Green, Stephen H		
		Green, Stephen H Signature of Debtor		

Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Document Page 58 of 72

ELKHART COUNTY CHILD S 301 S Main St Ste 100 Elkhart , IN 46516 USA

Krystal Malone C/O Indiana Child Support Bureau 402 W Washington St Inquiry Unit MS11 Indianapolis , IN 46204 USA

one advantage LLC 1232 W St Rd 2 La Porte , IN 46350 USA

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON , TX 75007

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256 USA

CREDIT MANAGEMENT LP 4200 INTERNATIONAL PKWY CARROLLTON, TX 75007 USA

KOMYATTECASB 9650 GORDON DRIVE HIGHLAND , IN 46322 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Arnold Scott Harris PC 111 W Jackson # 600 Chicago , IL 60604 USA

First Midwest Bank 3800 Rock Creed Boulevard Joliet , IL 60431 USA

CHARTER ONE 1 Citizens Plaza Providence , RI 02903 USA Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Document Page 59 of 72

TCF Bank 919 Estes Court Schaumburg , IL 60193 USA

Americash C/O Bankruptcy Department 179 W Van Buren St C/O Bankruptcy Department Chicago , IL 60605 USA Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Document Page 60 of 72

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Stephen H Green	Case No.	
	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPEN	ISATION OF ATTORNEY FOI	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the rendered or to be rendered on behalf of the debtor(2016(b), I certify that I am the attorney for the a	bovenamed debtor(s) and that
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$390.00
	Balance Due		\$3,700.00
2.	The source of the compensation paid to me was:		
	Debtor Oth	er (specify)	
3.	The source of the compensation paid to me is:		
	✓ Debtor Other	er (specify)	
4.	I have not agreed to share the above-disclosed members and associates of my law firm.	compensation with any other person unless the	y are
	I have agreed to share the above-disclosed commembers or associates of my law firm. A copy the people sharing in the compensation, is attack	pensation with a other person or persons who ar	
5.	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, an bankruptcy;	to render legal service for all aspects of the bar d rendering advice to the debtor in determining v	nkruptcy case, including: whether to file a petition in
	b. Preparation and filing of any petition, schedul	es, statements of affairs and plan which may be	e required;
	c. Representation of the debtor at the meeting o		
	d. Representation of the debtor in adversary pro		



Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Document Page 61 of 72

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

	CERTIFICATION
I certify that the foregoing is a complete st ne debtor(s) in this bankruptcy proceedings.	atement of any agreement or arrangement for payment to me for representation of
4/26/2016	/s/ Mike Miller
Date	Signature of Attorney
·	Semrad Law Firm
	Name of law firm

4,6

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate



tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 300.00 toward the flat fee, leaving a balance due of \$ 3700.00 ; and \$ 77.00 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 4/26/16

Signed:

Stephen Green

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Debtor 1 Stephen First Name			
	Middle Name Middle Name uestions for Reporting Purposes		
16. What kind of debts do you have?	 16a. Are your debts primarily as "incurred by an individu	consumer debts? Consumer debts a al primarily for a personal, family, or business debts? Business debts are as or investment or through the opera-	household purpose." e debts that you incurred to ation of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. Yes.	. Go to line 18. you estimate that after any exempt property is ear to distribute to unsecured creditors?	excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 72. Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	If I have chosen to file under Cha or 13 of title 11, United States Corproceed under Chapter 7. If no attorney represents me and fill out this document, I have obtain I request relief in accordance with I understand making a false stater connection with a bankruptcy case or both. 18 U.S.C. §§ 152, 1341, 1 ** ** Isl Stephen Green Signature of Debtor 1 Executed on 4/26/2016	Signature of E	d, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to be who is not an attorney to help me 11 U.S.C. § 342(b). Code, specified in this petition. In money or property by fraud in or imprisonment for up to 20 years,
	MM / DD / YY	- C C C C C C C C C C	MM / DD / YYYY

Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Page 69 of 72 Document Fill in this information to identify your case: Debtor 1 Stephen Green First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing Declaration About an Individual Debtor's Schedules 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Rate I Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Stephen Green Signature of Debtor 1 Signature of Debtor 2

Date

MM/DD/YYYY

9.

Date 4/26/2016

MM/DD/YYYY

Debtor 1	Case 16-14268 Stephen First Name		ed 04/27/16 Ocumento Last Name	Entered 04/27/16 10:02:24 Page 70 of 22 number (it known)	Desc Main
28. Wi	thin 2 years before you filed fo ditors, or other parties.	r bankruptcy, did you	give a financial s	statement to anyone about your business? I	nclude all financial institutions,
Z	No Yes. Fill in the details below.				
			Date issued		
	Name		MM/DD/YYYY		
	Number Street				
	City State	Zip Code	***	•	
Part 12:	Sign Below		100000074		
				achments, and I declare under penalty of pe erty, or obtaining money or property by frau to 20 years, or both. 18 U.S.C. §§ 152, 1341,	
	/s/ Stephen Gree			×	
	Signature of Debtor	1		Signature of Debtor 2	
	Date 4/26/2016			Date	
	ou attach additional pages to '	Your Statement of Fi	nancial Affairs for	Individuals Filing for Bankruptcy (Official	Form 107)?
Erecus-S growing	res				
Did yo	ou pay or agree to pay someor	e who is not an attor	ney to help you fi	ll out bankruptcy forms?	
Section II	lo				
LJ Y	es. Name of person		····	Attach the Bankruptcy Petition Declaration, and Signature (O	Preparer's Notice, ficial Form 119).

Case 16-14268 Doc 1 Filed 04/27/16 Entered 04/27/16 10:02:24 Desc Main Document Page 71 of 72 UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Green, Stepher	0						
	Debtor(s	Case No						
		Chapter.	Chapter13					
	VERIFICATION OF CREDITOR MATRIX							
Ŧ	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.							
Date:	4/26/2016	/s/ Green, Stepl Green, Stephen Signature of De						

Debt	or 1	Case 16-14268	Doc 1	Filed 04/27/16 Document	Entered 04/27/16 10:02:24 Page 72 of a Page (if known)	Desc Mair	ı		
		First Name	Middle Name	Last Name					
16.	Cald	culate the median family income	that applies t	to you. Follow these steps	:				
	16a.	Fill in the state in which you live.		Illinois					
	16b.	Fill in the number of people in you	ur household.	1	Moderni Maria				
	16c.	Fill in the median family income for To find a list of applicable median also be available at the bankrupto	n income amou	d size of household nts, go online using the linl	k specified in the separate instructions for this f	form. This list may	\$49,741.00		
17.	Hov	do the lines compare?							
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).								
	17b.	Line 15b is more than line 16 1325(b)(3). Go to Part 3 an current monthly income from	nd fill out Calc	f page 1 of this form, check ulation of Disposable In	box 2, Disposable income is determined under come (Official Form 122C-2). On line 39 of the	11 U.S.C. § hat form, copy your			
Part	39 (Calculate Your Commitme	nt Period U	nder 11 U.S.C. §132	25(b)(4)				
18.		y your total average monthly in-	and the second s				\$1,506.60		
19.	Ded com	uct the marital adjustment if it in it in it is in it	applies. If you allow	are married, your spouse is s you to deduct part of you	s not filing with you, and you contend that calcul r spouse's income, copy the amount from line 1	lating the I3.			
	19a.	If the marital adjustment does not	apply, fill in 0 or	n line 19a.			-\$0.00		
	19b.	Subtract line 19a from line 18.				ſ	\$1,506.60		
20.	Calc	ulate your current monthly inco	me for the yea	ar. Follow these steps:		L			
	20a.	Copy line 19b.					\$1,506.60		
		Multiply by 12 (the number of mor	nths in a year).				x 12		
	20b.	The result is your current monthly	income for the	year for this part of the fon	m.		\$18,079.20		
	20c.	Copy the median family income for	or your state and	d size of household from lin	e 16c.	[\$49,741.00		
21.		do the lines compare?							
		Line 20b is less than line 20c. Unle period is 3 years. Go to Part 4.	ss otherwise ord	dered by the court, on the t	op of page 1 of this form, check box 3, The corr	nmitment			
		ine 20b is more than or equal to lincommitment period is 5 years. Go to	ne 20c. Unless o Part 4.	otherwise ordered by the o	ourt, on the top of page 1 of this form, check bo	x 4, The			
Part 4) s	ign Below	Ward water to the later than the lat						
		Bv signing here. I declare under og	enalty of periury	that the information on this	s statement and in any attachments is true and	correct	•		
			()		o caternosis and in any allocaments is true and	CORECE.	:		
		✗ /s/ Stephen Green 🕡		<u> </u>	×				
		Signature of Debtor 1			Signature of Debtor 2		:		
		Date 4/26/2016			Date				
		MM/DD/YYYY			MM/DD/YYYY				
	If you checked 17a, do NOT filt out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.								